

<b>Information to identify the case:</b>			
Debtor 1:	<b>Cynthia B Palmer</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	18-12783-KCF		
	Social Security number or ITIN:	xxx-xx-0403	
	EIN:	--_--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--_--	
	Date case filed for chapter:	13	2/13/18

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Cynthia B Palmer	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7 Traci Lane Piscataway, NJ 08854	
<b>4. Debtor's attorney</b> Name and address	Justin M Gillman Gillman & Gillman 770 Amboy Avenue Edison, NJ 08837	Contact phone 732-661-1664
<b>5. Bankruptcy trustee</b> Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 2/14/18

**For more information, see page 2**

Case number 18-12783-KCF

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 180 days from date of order for relief.**  
**11 U.S.C. § 502(b)(9)**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Cynthia B Palmer  
 Debtor

Case No. 18-12783-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db +Cynthia B Palmer, 7 Traci Lane, Piscataway, NJ 08854-5422  
 517330021 +Atlantic Federal Cred, 37 Market St, Kenilworth, NJ 07033-1761  
 517330022 +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413  
 517330025 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517330026 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517330028 +Kivitz McKeever Lee, PC, 701 Market Street, Suite 500, Philadelphia, PA 19106-1538  
 517330029 +Lyons, Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269, Mount Laurel, NJ 08054-7269  
 517330030 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188, New Brunswick, NJ 08903-1188  
 517330031 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360  
 517330032 +Specialized Loan Servicing, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386  
 517330033 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111  
 517330038 +TD/Target National Bank, 3901 West 53rd Street, Sioux Falls, SD 57106-4221  
 517330039 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: abgillman@optonline.net Feb 14 2018 22:32:35 Justin M Gillman,

Gillman & Gillman, 770 Amboy Avenue, Edison, NJ 08837

tr E-mail/Text: bnc@russotrustee.com Feb 14 2018 22:33:05 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 14 2018 22:32:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 14 2018 22:32:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517330017 +EDI: GMACFS.COM Feb 14 2018 22:23:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,  
 Bloomington, MN 55438-0901

517330018 +EDI: GMACFS.COM Feb 14 2018 22:23:00 Ally Financial, 200 Renaissance Ctr,  
 Detroit, MI 48243-1300

517330019 +EDI: AMEREXPR.COM Feb 14 2018 22:23:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540

517330020 +EDI: AMEREXPR.COM Feb 14 2018 22:23:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871

517330024 +EDI: CITICORP.COM Feb 14 2018 22:23:00 Citibank/The Home Depot, Po Box 6497,  
 Sioux Falls, SD 57117-6497

517330027 EDI: IRS.COM Feb 14 2018 22:23:00 Internal Revenue Service (IRS), Department of Treasury,  
 P.O. Box 7346, Philadelphia, PA 19101-7346

517330034 +EDI: RMSC.COM Feb 14 2018 22:23:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060

517330035 +EDI: RMSC.COM Feb 14 2018 22:23:00 Synchrony Bank/Care Credit, C/o Po Box 965036,  
 Orlando, FL 32896-0001

517330037 +EDI: RMSC.COM Feb 14 2018 22:23:00 Synchrony Bank/Project Line, C/o Po Box 965036,  
 Orlando, FL 32896-0001

517330036 +EDI: RMSC.COM Feb 14 2018 22:23:00 Synchrony Bank/Project Line, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517330023\* +Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 309I

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Total Noticed: 27

Date Rcvd: Feb 14, 2018

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### **CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0